

John & Desiree Garcia-Modified Loan

Compound Period : Monthly

Nominal Annual Rate : 6.250 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	01/01/2009	132,598.78	1		
2 Payment	02/01/2009	959.85	244	Monthly	05/01/2029
3 Payment	06/01/2029	678.61	1		

AMORTIZATION SCHEDULE - Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan	01/01/2009				132,598.78
1	02/01/2009	959.85	690.62	269.23	132,329.55
2	03/01/2009	959.85	689.22	270.63	132,058.92
3	04/01/2009	959.85	687.81	272.04	131,786.88
4	05/01/2009	959.85	686.39	273.46	131,513.42
5	06/01/2009	959.85	684.97	274.88	131,238.54
6	07/01/2009	959.85	683.53	276.32	130,962.22
7	08/01/2009	959.85	682.09	277.76	130,684.46
8	09/01/2009	959.85	680.65	279.20	130,405.26
9	10/01/2009	959.85	679.19	280.66	130,124.60
10	11/01/2009	959.85	677.73	282.12	129,842.48
11	12/01/2009	959.85	676.26	283.59	129,558.89
2009 Totals		10,558.35	7,518.46	3,039.89	
12	01/01/2010	959.85	674.79	285.06	129,273.83
13	02/01/2010	959.85	673.30	286.55	128,987.28
14	03/01/2010	959.85	671.81	288.04	128,699.24
15	04/01/2010	959.85	670.31	289.54	128,409.70
16	05/01/2010	959.85	668.80	291.05	128,118.65
17	06/01/2010	959.85	667.28	292.57	127,826.08
18	07/01/2010	959.85	665.76	294.09	127,531.99
19	08/01/2010	959.85	664.23	295.62	127,236.37
20	09/01/2010	959.85	662.69	297.16	126,939.21
21	10/01/2010	959.85	661.14	298.71	126,640.50
22	11/01/2010	959.85	659.59	300.26	126,340.24
23	12/01/2010	959.85	658.02	301.83	126,038.41
2010 Totals		11,518.20	7,997.72	3,520.48	
24	01/01/2011	959.85	656.45	303.40	125,735.01
25	02/01/2011	959.85	654.87	304.98	125,430.03
26	03/01/2011	959.85	653.28	306.57	125,123.46
27	04/01/2011	959.85	651.68	308.17	124,815.29
28	05/01/2011	959.85	650.08	309.77	124,505.52
29	06/01/2011	959.85	648.47	311.38	124,194.14
30	07/01/2011	959.85	646.84	313.01	123,881.13



John & Desiree Garcia-Modified Loan

	Date	Payment	Interest	Principal	Balance
	31 08/01/2011	959.85	645.21	314.64	123,566.49
	32 09/01/2011	959.85	643.58	316.27	123,250.22
	33 10/01/2011	959.85	641.93	317.92	122,932.30
	34 11/01/2011	959.85	640.27	319.58	122,612.72
	35 12/01/2011	959.85	638.61	321.24	122,291.48
2011 Totals		11,518.20	7,771.27	3,746.93	
	36 01/01/2012	959.85	636.93	322.92	121,968.56
	37 02/01/2012	959.85	635.25	324.60	121,643.96
	38 03/01/2012	959.85	633.56	326.29	121,317.67
	39 04/01/2012	959.85	631.86	327.99	120,989.68
	40 05/01/2012	959.85	630.15	329.70	120,659.98
	41 06/01/2012	959.85	628.44	331.41	120,328.57
	42 07/01/2012	959.85	626.71	333.14	119,995.43
	43 08/01/2012	959.85	624.98	334.87	119,660.56
	44 09/01/2012	959.85	623.23	336.62	119,323.94
	45 10/01/2012	959.85	621.48	338.37	118,985.57
	46 11/01/2012	959.85	619.72	340.13	118,645.44
	47 12/01/2012	959.85	617.95	341.90	118,303.54
2012 Totals		11,518.20	7,530.26	3,987.94	
	48 01/01/2013	959.85	616.16	343.69	117,959.85
	49 02/01/2013	959.85	614.37	345.48	117,614.37
	50 03/01/2013	959.85	612.57	347.28	117,267.09
	51 04/01/2013	959.85	610.77	349.08	116,918.01
	52 05/01/2013	959.85	608.95	350.90	116,567.11
	53 06/01/2013	959.85	607.12	352.73	116,214.38
	54 07/01/2013	959.85	605.28	354.57	115,859.81
	55 08/01/2013	959.85	603.44	356.41	115,503.40
	56 09/01/2013	959.85	601.58	358.27	115,145.13
	57 10/01/2013	959.85	599.71	360.14	114,784.99
	58 11/01/2013	959.85	597.84	362.01	114,422.98
	59 12/01/2013	959.85	595.95	363.90	114,059.08
2013 Totals		11,518.20	7,273.74	4,244.46	
	60 01/01/2014	959.85	594.06	365.79	113,693.29
	61 02/01/2014	959.85	592.15	367.70	113,325.59
	62 03/01/2014	959.85	590.24	369.61	112,955.98
	63 04/01/2014	959.85	588.31	371.54	112,584.44
	64 05/01/2014	959.85	586.38	373.47	112,210.97
	65 06/01/2014	959.85	584.43	375.42	111,835.55
	66 07/01/2014	959.85	582.48	377.37	111,458.18
	67 08/01/2014	959.85	580.51	379.34	111,078.84
	68 09/01/2014	959.85	578.54	381.31	110,697.53
	69 10/01/2014	959.85	576.55	383.30	110,314.23
	70 11/01/2014	959.85	574.55	385.30	109,928.93
	71 12/01/2014	959.85	572.55	387.30	109,541.63
2014 Totals		11,518.20	7,000.75	4,517.45	

John & Desiree Garcia-Modified Loan

	Date	Payment	Interest	Principal	Balance
72	01/01/2015	959.85	570.53	389.32	109,152.31
73	02/01/2015	959.85	568.50	391.35	108,760.96
74	03/01/2015	959.85	566.46	393.39	108,367.57
75	04/01/2015	959.85	564.41	395.44	107,972.13
76	05/01/2015	959.85	562.35	397.50	107,574.63
77	06/01/2015	959.85	560.28	399.57	107,175.06
78	07/01/2015	959.85	558.20	401.65	106,773.41
79	08/01/2015	959.85	556.11	403.74	106,369.67
80	09/01/2015	959.85	554.01	405.84	105,963.83
81	10/01/2015	959.85	551.89	407.96	105,555.87
82	11/01/2015	959.85	549.77	410.08	105,145.79
83	12/01/2015	959.85	547.63	412.22	104,733.57
2015 Totals		11,518.20	6,710.14	4,808.06	
84	01/01/2016	959.85	545.49	414.36	104,319.21
85	02/01/2016	959.85	543.33	416.52	103,902.69
86	03/01/2016	959.85	541.16	418.69	103,484.00
87	04/01/2016	959.85	538.98	420.87	103,063.13
88	05/01/2016	959.85	536.79	423.06	102,640.07
89	06/01/2016	959.85	534.58	425.27	102,214.80
90	07/01/2016	959.85	532.37	427.48	101,787.32
91	08/01/2016	959.85	530.14	429.71	101,357.61
92	09/01/2016	959.85	527.90	431.95	100,925.66
93	10/01/2016	959.85	525.65	434.20	100,491.46
94	11/01/2016	959.85	523.39	436.46	100,055.00
95	12/01/2016	959.85	521.12	438.73	99,616.27
2016 Totals		11,518.20	6,400.90	5,117.30	
96	01/01/2017	959.85	518.83	441.02	99,175.25
97	02/01/2017	959.85	516.54	443.31	98,731.94
98	03/01/2017	959.85	514.23	445.62	98,286.32
99	04/01/2017	959.85	511.91	447.94	97,838.38
100	05/01/2017	959.85	509.57	450.28	97,388.10
101	06/01/2017	959.85	507.23	452.62	96,935.48
102	07/01/2017	959.85	504.87	454.98	96,480.50
103	08/01/2017	959.85	502.50	457.35	96,023.15
104	09/01/2017	959.85	500.12	459.73	95,563.42
105	10/01/2017	959.85	497.73	462.12	95,101.30
106	11/01/2017	959.85	495.32	464.53	94,636.77
107	12/01/2017	959.85	492.90	466.95	94,169.82
2017 Totals		11,518.20	6,071.75	5,446.45	
108	01/01/2018	959.85	490.47	469.38	93,700.44
109	02/01/2018	959.85	488.02	471.83	93,228.61
110	03/01/2018	959.85	485.57	474.28	92,754.33
111	04/01/2018	959.85	483.10	476.75	92,277.58
112	05/01/2018	959.85	480.61	479.24	91,798.34
113	06/01/2018	959.85	478.12	481.73	91,316.61
114	07/01/2018	959.85	475.61	484.24	90,832.37

John & Desiree Garcia-Modified Loan

	Date	Payment	Interest	Principal	Balance
115	08/01/2018	959.85	473.09	486.76	90,345.61
116	09/01/2018	959.85	470.55	489.30	89,856.31
117	10/01/2018	959.85	468.00	491.85	89,364.46
118	11/01/2018	959.85	465.44	494.41	88,870.05
119	12/01/2018	959.85	462.86	496.99	88,373.06
2018 Totals		11,518.20	5,721.44	5,796.76	
120	01/01/2019	959.85	460.28	499.57	87,873.49
121	02/01/2019	959.85	457.67	502.18	87,371.31
122	03/01/2019	959.85	455.06	504.79	86,866.52
123	04/01/2019	959.85	452.43	507.42	86,359.10
124	05/01/2019	959.85	449.79	510.06	85,849.04
125	06/01/2019	959.85	447.13	512.72	85,336.32
126	07/01/2019	959.85	444.46	515.39	84,820.93
127	08/01/2019	959.85	441.78	518.07	84,302.86
128	09/01/2019	959.85	439.08	520.77	83,782.09
129	10/01/2019	959.85	436.37	523.48	83,258.61
130	11/01/2019	959.85	433.64	526.21	82,732.40
131	12/01/2019	959.85	430.90	528.95	82,203.45
2019 Totals		11,518.20	5,348.59	6,169.61	
132	01/01/2020	959.85	428.14	531.71	81,671.74
133	02/01/2020	959.85	425.37	534.48	81,137.26
134	03/01/2020	959.85	422.59	537.26	80,600.00
135	04/01/2020	959.85	419.79	540.06	80,059.94
136	05/01/2020	959.85	416.98	542.87	79,517.07
137	06/01/2020	959.85	414.15	545.70	78,971.37
138	07/01/2020	959.85	411.31	548.54	78,422.83
139	08/01/2020	959.85	408.45	551.40	77,871.43
140	09/01/2020	959.85	405.58	554.27	77,317.16
141	10/01/2020	959.85	402.69	557.16	76,760.00
142	11/01/2020	959.85	399.79	560.06	76,199.94
143	12/01/2020	959.85	396.87	562.98	75,636.96
2020 Totals		11,518.20	4,951.71	6,566.49	
144	01/01/2021	959.85	393.94	565.91	75,071.05
145	02/01/2021	959.85	391.00	568.85	74,502.20
146	03/01/2021	959.85	388.03	571.82	73,930.38
147	04/01/2021	959.85	385.05	574.80	73,355.58
148	05/01/2021	959.85	382.06	577.79	72,777.79
149	06/01/2021	959.85	379.05	580.80	72,196.99
150	07/01/2021	959.85	376.03	583.82	71,613.17
151	08/01/2021	959.85	372.99	586.86	71,026.31
152	09/01/2021	959.85	369.93	589.92	70,436.39
153	10/01/2021	959.85	366.86	592.99	69,843.40
154	11/01/2021	959.85	363.77	596.08	69,247.32
155	12/01/2021	959.85	360.66	599.19	68,648.13
2021 Totals		11,518.20	4,529.37	6,988.83	

John & Desiree Garcia-Modified Loan

	Date	Payment	Interest	Principal	Balance
156	01/01/2022	959.85	357.54	602.31	68,045.82
157	02/01/2022	959.85	354.41	605.44	67,440.38
158	03/01/2022	959.85	351.25	608.60	66,831.78
159	04/01/2022	959.85	348.08	611.77	66,220.01
160	05/01/2022	959.85	344.90	614.95	65,605.06
161	06/01/2022	959.85	341.69	618.16	64,986.90
162	07/01/2022	959.85	338.47	621.38	64,365.52
163	08/01/2022	959.85	335.24	624.61	63,740.91
164	09/01/2022	959.85	331.98	627.87	63,113.04
165	10/01/2022	959.85	328.71	631.14	62,481.90
166	11/01/2022	959.85	325.43	634.42	61,847.48
167	12/01/2022	959.85	322.12	637.73	61,209.75
2022 Totals		11,518.20	4,079.82	7,438.38	
168	01/01/2023	959.85	318.80	641.05	60,568.70
169	02/01/2023	959.85	315.46	644.39	59,924.31
170	03/01/2023	959.85	312.11	647.74	59,276.57
171	04/01/2023	959.85	308.73	651.12	58,625.45
172	05/01/2023	959.85	305.34	654.51	57,970.94
173	06/01/2023	959.85	301.93	657.92	57,313.02
174	07/01/2023	959.85	298.51	661.34	56,651.68
175	08/01/2023	959.85	295.06	664.79	55,986.89
176	09/01/2023	959.85	291.60	668.25	55,318.64
177	10/01/2023	959.85	288.12	671.73	54,646.91
178	11/01/2023	959.85	284.62	675.23	53,971.68
179	12/01/2023	959.85	281.10	678.75	53,292.93
2023 Totals		11,518.20	3,601.38	7,916.82	
180	01/01/2024	959.85	277.57	682.28	52,610.65
181	02/01/2024	959.85	274.01	685.84	51,924.81
182	03/01/2024	959.85	270.44	689.41	51,235.40
183	04/01/2024	959.85	266.85	693.00	50,542.40
184	05/01/2024	959.85	263.24	696.61	49,845.79
185	06/01/2024	959.85	259.61	700.24	49,145.55
186	07/01/2024	959.85	255.97	703.88	48,441.67
187	08/01/2024	959.85	252.30	707.55	47,734.12
188	09/01/2024	959.85	248.62	711.23	47,022.89
189	10/01/2024	959.85	244.91	714.94	46,307.95
190	11/01/2024	959.85	241.19	718.66	45,589.29
191	12/01/2024	959.85	237.44	722.41	44,866.88
2024 Totals		11,518.20	3,092.15	8,426.05	
192	01/01/2025	959.85	233.68	726.17	44,140.71
193	02/01/2025	959.85	229.90	729.95	43,410.76
194	03/01/2025	959.85	226.10	733.75	42,677.01
195	04/01/2025	959.85	222.28	737.57	41,939.44
196	05/01/2025	959.85	218.43	741.42	41,198.02
197	06/01/2025	959.85	214.57	745.28	40,452.74
198	07/01/2025	959.85	210.69	749.16	39,703.58

John & Desiree Garcia-Modified Loan

	Date	Payment	Interest	Principal	Balance
199	08/01/2025	959.85	206.79	753.06	38,950.52
200	09/01/2025	959.85	202.87	756.98	38,193.54
201	10/01/2025	959.85	198.92	760.93	37,432.61
202	11/01/2025	959.85	194.96	764.89	36,667.72
203	12/01/2025	959.85	190.98	768.87	35,898.85
2025 Totals		11,518.20	2,550.17	8,968.03	
204	01/01/2026	959.85	186.97	772.88	35,125.97
205	02/01/2026	959.85	182.95	776.90	34,349.07
206	03/01/2026	959.85	178.90	780.95	33,568.12
207	04/01/2026	959.85	174.83	785.02	32,783.10
208	05/01/2026	959.85	170.75	789.10	31,994.00
209	06/01/2026	959.85	166.64	793.21	31,200.79
210	07/01/2026	959.85	162.50	797.35	30,403.44
211	08/01/2026	959.85	158.35	801.50	29,601.94
212	09/01/2026	959.85	154.18	805.67	28,796.27
213	10/01/2026	959.85	149.98	809.87	27,986.40
214	11/01/2026	959.85	145.76	814.09	27,172.31
215	12/01/2026	959.85	141.52	818.33	26,353.98
2026 Totals		11,518.20	1,973.33	9,544.87	
216	01/01/2027	959.85	137.26	822.59	25,531.39
217	02/01/2027	959.85	132.98	826.87	24,704.52
218	03/01/2027	959.85	128.67	831.18	23,873.34
219	04/01/2027	959.85	124.34	835.51	23,037.83
220	05/01/2027	959.85	119.99	839.86	22,197.97
221	06/01/2027	959.85	115.61	844.24	21,353.73
222	07/01/2027	959.85	111.22	848.63	20,505.10
223	08/01/2027	959.85	106.80	853.05	19,652.05
224	09/01/2027	959.85	102.35	857.50	18,794.55
225	10/01/2027	959.85	97.89	861.96	17,932.59
226	11/01/2027	959.85	93.40	866.45	17,066.14
227	12/01/2027	959.85	88.89	870.96	16,195.18
2027 Totals		11,518.20	1,359.40	10,158.80	
228	01/01/2028	959.85	84.35	875.50	15,319.68
229	02/01/2028	959.85	79.79	880.06	14,439.62
230	03/01/2028	959.85	75.21	884.64	13,554.98
231	04/01/2028	959.85	70.60	889.25	12,665.73
232	05/01/2028	959.85	65.97	893.88	11,771.85
233	06/01/2028	959.85	61.31	898.54	10,873.31
234	07/01/2028	959.85	56.63	903.22	9,970.09
235	08/01/2028	959.85	51.93	907.92	9,062.17
236	09/01/2028	959.85	47.20	912.65	8,149.52
237	10/01/2028	959.85	42.45	917.40	7,232.12
238	11/01/2028	959.85	37.67	922.18	6,309.94
239	12/01/2028	959.85	32.86	926.99	5,382.95
2028 Totals		11,518.20	705.97	10,812.23	

John & Desiree Garcia-Modified Loan

	Date	Payment	Interest	Principal	Balance
240	01/01/2029	959.85	28.04	931.81	4,451.14
241	02/01/2029	959.85	23.18	936.67	3,514.47
242	03/01/2029	959.85	18.30	941.55	2,572.92
243	04/01/2029	959.85	13.40	946.45	1,626.47
244	05/01/2029	959.85	8.47	951.38	675.09
245	06/01/2029	678.61	3.52	675.09	0.00
2029 Totals		5,477.86	94.91	5,382.95	
Grand Totals		234,882.01	102,283.23	132,598.78	